

The Honorable: Brian D. Lynch  
Chapter 7  
Location: \_\_\_\_\_  
Hearing Date: \_\_\_\_\_  
Hearing Time: \_\_\_\_\_  
Response Date: \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON

In re: LAURORE, ISMAELITE § Case No. 20-41126

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Debtor(s)

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CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Kathryn A. Ellis, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$27,117.48</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$46,892.48</u>
Total Distributions to Claimants: <u>\$237,027.91</u>	Claims Discharged Without Payment: <u>\$39,097.28</u>
Total Expenses of Administration: <u>\$28,153.09</u>	

3) Total gross receipts of \$265,181.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$265,181.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$344,817.00	\$336,176.92	\$224,232.07	\$224,232.07
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$27,308.37	\$28,153.09	\$28,153.09
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$47,312.00	\$47,229.12	\$47,229.12	\$12,795.84
<b>TOTAL DISBURSEMENTS</b>	<b>\$392,129.00</b>	<b>\$410,714.41</b>	<b>\$299,614.28</b>	<b>\$265,181.00</b>

4) This case was originally filed under chapter 7 on 04/27/2020. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/14/2021

By: /s/ Kathryn A. Ellis  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
1928 Strathmore Circle, Mount Dora, FL	1110-000	\$260,700.00
avoidance claim	1141-000	\$4,481.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$265,181.00</b>
1The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Lancaster at Loch Leven HOA	4110-000	NA	\$3,851.92	\$3,052.00	\$3,052.00
S1	JPMorgan Chase Bank NA	4110-000	NA	\$332,325.00	\$221,180.07	\$221,180.07
N/F	Chase Mortgage/ Chase Records	4110-000	\$332,325.00	NA	NA	NA
N/F	Navy Federal Credit Union	4110-000	\$12,492.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$344,817.00</b>	<b>\$336,176.92</b>	<b>\$224,232.07</b>	<b>\$224,232.07</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Kathryn A. Ellis	2100-000	NA	\$5,884.75	\$5,884.75	\$5,884.75
Trustee, Expenses - Kathryn A. Ellis	2200-000	NA	\$310.50	\$310.50	\$310.50
Charges, U.S. Bankruptcy Court	2700-000	NA	\$700.00	\$700.00	\$700.00
Bond Payments - International Sureties Ltd.	2300-000	NA	\$0.00	\$2.03	\$2.03
Costs re Sale of Property - closing costs	2500-000	NA	\$3,003.34	\$3,003.34	\$3,003.34
Banking and Technology Service Fee - Metropolitan Commercial Bank	2600-000	NA	\$12.88	\$12.88	\$12.88
Other State or Local Taxes (post-petition) - property taxes	2820-000	NA	\$0.00	\$842.69	\$842.69
Other State or Local Taxes (post-petition) - excise tax	2820-000	NA	\$1,789.90	\$1,789.90	\$1,789.90
Realtor for Trustee Fees (Real Estate Commissions) - Kavita Uttamchandani	3510-000	NA	\$15,342.00	\$15,342.00	\$15,342.00
Realtor for Trustee Expenses - Kavita Uttamchandani	3520-000	NA	\$265.00	\$265.00	\$265.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$27,308.37</b>	<b>\$28,153.09</b>	<b>\$28,153.09</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Accounts Receivable Inc.	7200-000	\$2,908.00	\$3,468.18	\$3,468.18	\$939.64
2	Navy Federal Credit Union	7200-000	\$12,492.00	\$10,109.49	\$10,109.49	\$2,738.98
4	Army & Air Force Exchange Services	7200-000	\$2,000.00	\$1,781.72	\$1,781.72	\$482.72
5	U.S. Department of Education	7200-000	\$25,248.00	\$31,869.73	\$31,869.73	\$8,634.50
N/F	Capital One Bank	7100-000	\$403.00	NA	NA	NA
N/F	Capital One Bank NA USA	7100-000	\$193.00	NA	NA	NA
N/F	FinWise Bank/Opp Loans	7100-000	\$1,732.00	NA	NA	NA
N/F	First Premier Bank	7100-000	\$625.00	NA	NA	NA
N/F	First Premier Bank	7100-000	\$411.00	NA	NA	NA
N/F	Net Credit	7100-000	\$1,300.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$47,312.00</b>	<b>\$47,229.12</b>	<b>\$47,229.12</b>	<b>\$12,795.84</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 1

**Case No.:** 20-41126

**Trustee Name:** (670270) Kathryn A. Ellis

**Case Name:** LAURORE, ISMAELITE

**Date Filed (f) or Converted (c):** 04/27/2020 (f)

**For Period Ending:** 07/14/2021

**§ 341(a) Meeting Date:** 06/02/2020

**Claims Bar Date:** 01/22/2021

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1928 Strathmore Circle, Mount Dora, FL	350,000.00	0.00		260,700.00	FA
2	2012 Nissan Maxima	10,000.00	0.00		0.00	FA
3	misc. household goods and furnishings	5,000.00	0.00		0.00	FA
4	electronics	375.00	0.00		0.00	FA
5	clothing	200.00	0.00		0.00	FA
6	1 dog	25.00	0.00		0.00	FA
7	cash on hand	30.00	0.00		0.00	FA
8	Navy Federal Credit Union ****5337 and ****2672	131.13	0.00		0.00	FA
9	Chase ****3919 and ****7753 (Sage & Onyx Soapery LLC)	26.01	26.50		0.00	FA
10	PayPal account (Custom Essentials LLC)	0.00	0.00		0.00	FA
11	TD Ameritrade investment account	283.57	0.00		0.00	FA
12	100% Custom Essentials LLC	100.00	0.00		0.00	FA
13	Sage and Onyx LLC	100.00	0.00		0.00	FA
14	401k	140.00	0.00		0.00	FA
15	security deposit	500.00	0.00		0.00	FA
16	term life insurance policy	0.00	0.00		0.00	FA
17	loan proceeds - Asset removed by amended schedules	0.00	1,800.00		0.00	FA
18	misc. soap bars	800.00	0.00		0.00	FA
19	avoidance claim	1,748.00	2,398.01		4,481.00	FA
20	IRS stimulus payment (u) - IRS (Covid) stimulus payments are not property of the bankruptcy estate - Asset removed by amended schedules	0.00	0.00		0.00	FA
21	VA educational benefits (u)	9,401.67	0.00		0.00	FA
22	Navy Federal Credit Union ****5253 (u)	5.10	0.00		0.00	FA
23	CashApp account (u)	0.00	0.00		0.00	FA
<b>23</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$378,865.48</b>	<b>\$4,224.51</b>		<b>\$265,181.00</b>	<b>\$0.00</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 2

**Case No.:** 20-41126

**Trustee Name:** (670270) Kathryn A. Ellis

**Case Name:** LAURORE, ISMAELITE

**Date Filed (f) or Converted (c):** 04/27/2020 (f)

**For Period Ending:** 07/14/2021

**§ 341(a) Meeting Date:** 06/02/2020

**Claims Bar Date:** 01/22/2021

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):**

**Current Projected Date Of Final Report (TFR):** 05/05/2021 (Actual)

**Form 2**  
**Cash Receipts And Disbursements Record**

**Exhibit 9**

Page: 1

<b>Case No.:</b>	20-41126	<b>Trustee Name:</b>	Kathryn A. Ellis (670270)
<b>Case Name:</b>	LAURORE, ISMAELITE	<b>Bank Name:</b>	Metropolitan Commercial Bank
<b>Taxpayer ID #:</b>	**-**6364	<b>Account #:</b>	*****8262 Checking
<b>For Period Ending:</b>	07/14/2021	<b>Blanket Bond (per case limit):</b>	\$51,601,059.00
		<b>Separate Bond (if applicable):</b>	N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/05/21	{19}	Ballard Spahr LLP	settlement payment	1141-000	4,481.00		4,481.00
02/26/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	4,476.00
03/10/21	101	International Sureties Ltd.	2021 blanket bond payment	2300-000		2.03	4,473.97
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		7.88	4,466.09
04/09/21		Ocean Title LLC	sale of real property				
	{1}		gross sale price \$255,700.00	1110-000			
		Lancaster at Loch Leven HOA	buyers' contribution towards HOA lien  \$136.94	4110-000			
	{1}		buyer's premium  \$5,000.00	1110-000			
		JPMorgan Chase Bank NA	1st mortgage  -\$221,180.07	4110-000			
		Lancaster at Loch Leven HOA	HOA lien  -\$3,188.94	4110-000			
		property taxes	property taxes  -\$842.69	2820-000			
		Kavita Uttamchandani	real estate commissions  -\$15,342.00	3510-000			
		Kavita Uttamchandani	reimbursement for payment of utility bill for inspections  -\$265.00	3520-000			
		excise tax	excise tax  -\$1,789.90	2820-000			
		closing costs	closing costs  -\$3,003.34	2500-000			
06/11/21	102	Kathryn A. Ellis	Combined trustee compensation & expense dividend payments.				
		Kathryn A. Ellis	Claims Distribution - Mon, 05-03-2021  \$5,884.75	2100-000			
		Kathryn A. Ellis	Claims Distribution - Mon, 05-03-2021  \$310.50	2200-000			
06/11/21	103	United States Bankruptcy Court	Distribution payment - Dividend paid at 100.00% of \$700.00; Claim # ; Filed: \$700.00	2700-000		700.00	12,795.84
06/11/21	104	Accounts Receivable Inc.	Distribution payment - Dividend paid at 27.09% of \$3,468.18; Claim # 1; Filed: \$3,468.18	7200-000		939.64	11,856.20
06/11/21	105	Navy Federal Credit Union	Distribution payment - Dividend paid at 27.09% of \$10,109.49; Claim # 2; Filed: \$10,109.49	7200-000		2,738.98	9,117.22

Page Subtotals:      \$19,706.00      \$10,588.78

**Form 2**  
**Cash Receipts And Disbursements Record**

Exhibit 9

Page: 2

<b>Case No.:</b>	20-41126	<b>Trustee Name:</b>	Kathryn A. Ellis (670270)
<b>Case Name:</b>	LAURORE, ISMAELITE	<b>Bank Name:</b>	Metropolitan Commercial Bank
<b>Taxpayer ID #:</b>	**-***6364	<b>Account #:</b>	*****8262 Checking
<b>For Period Ending:</b>	07/14/2021	<b>Blanket Bond (per case limit):</b>	\$51,601,059.00
		<b>Separate Bond (if applicable):</b>	N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
06/11/21	106	Army & Air Force Exchange Services	Distribution payment - Dividend paid at 27.09% of \$1,781.72; Claim # 4; Filed: \$1,781.72	7200-000		482.72	8,634.50
06/11/21	107	U.S. Department of Education	Distribution payment - Dividend paid at 27.09% of \$31,869.73; Claim # 5; Filed: \$31,869.73	7200-000		8,634.50	0.00

<b>COLUMN TOTALS</b>	<b>19,706.00</b>	<b>19,706.00</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>19,706.00</b>	<b>19,706.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$19,706.00</b>	<b>\$19,706.00</b>	

**Form 2**  
**Cash Receipts And Disbursements Record**

Exhibit 9  
Page: 3

**Case No.:** 20-41126  
**Case Name:** LAURORE, ISMAELITE  
**Taxpayer ID #:** \*\*-\*\*6364  
**For Period Ending:** 07/14/2021

**Trustee Name:** Kathryn A. Ellis (670270)  
**Bank Name:** Metropolitan Commercial Bank  
**Account #:** \*\*\*\*\*8262 Checking  
**Blanket Bond (per case limit):** \$51,601,059.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****8262 Checking	\$19,706.00	\$19,706.00	\$0.00
	<b>\$19,706.00</b>	<b>\$19,706.00</b>	<b>\$0.00</b>